

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-21040-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert M Joyce
0-132 Yerger Road
Fair Lawn, NJ 07410

Stacie L Joyce
0-132 Yerger Road
Fair Lawn, NJ 07410

Social Security No.:
xxx-xx-0278

xxx-xx-6174

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 7/18/19
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: June 14, 2019
JAN: wdh

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert M Joyce
 Stacie L Joyce
 Debtors

Case No. 19-21040-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 132

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 Total Noticed: 41

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db/jdb +Robert M Joyce, Stacie L Joyce, 0-132 Yerger Road, Fair Lawn, NJ 07410-4611
 518278429 +++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049
 (address filed with court: Aspire/cb&t, 9 Mutec Dr, Columbus, GA 31907)
 518278425 +American Express, c/o Radius Global Solutions, 500 Franklin Turnpike, Suite 200, Ramsey, NJ 07446-1178
 518278426 +American Express, c/o Nationwide Credit, PO Box 14581, Des Moines, IA 50306-3581
 518278427 +American Express, c/o GC Services, PO Box 46960, Saint Louis, MO 63146-6960
 518278428 +American Express Legal, 500 N Franklin Tpk, PO Box 278, Ramsey, NJ 07446-0278
 518278430 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)
 518278431 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518278434 +Chase Bank, c/o United Collection Bureau, PO Box 1418, Maumee, OH 43537-8418
 518278435 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 518278438 +El Cid Vacations Club, c/o Monterey Collections, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 518278439 +El Cid Vacations Trust, PO Box 96058, Las Vegas, NV 89193-6058
 518278442 +LVNV Funding LLC, c/o Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625
 518278443 +Macy's, c/o Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
 518278445 +Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr, PA 18773-9000
 518278446 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 518278447 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
 518278448 +Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
 518278449 +Synchrony Bank, c/o FMS Inc., PO Box 707600, Tulsa, OK 74170-7600
 518278452 +Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
 518278454 +Verizon, c/o North Shore Agency, PO Box 3002, Phoenixville, PA 19460-3002
 518278453 +Verizon, c/o Convergent, PO Box 9004, Renton, WA 98057-9004
 518278455 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 518278456 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606)
 518278457 +Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Jun 14 2019 22:38:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 14 2019 22:38:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 14 2019 22:44:18 BMW Bank of North America, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: gecsedirecoverycorp.com Jun 14 2019 22:44:15 Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
 518290347 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 14 2019 22:44:17 BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518278432 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jun 14 2019 22:44:35 BMW Financial Services, PO Box 9001065, Louisville, KY 40290
 518278433 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 14 2019 22:44:03 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518297248 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 14 2019 22:44:25 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518278436 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 14 2019 22:38:10 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 518290116 E-mail/Text: mrdiscen@discover.com Jun 14 2019 22:37:55 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 518278437 +E-mail/Text: mrdiscen@discover.com Jun 14 2019 22:37:55 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 518278441 +E-mail/Text: bk@lendingclub.com Jun 14 2019 22:38:24 LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 518278444 +E-mail/Text: M74banko@daimler.com Jun 14 2019 22:38:35 Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
 518278984 +E-mail/PDF: gecsedirecoverycorp.com Jun 14 2019 22:44:33 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518278450 +E-mail/PDF: gecsedirecoverycorp.com Jun 14 2019 22:44:14 Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 518278451 +E-mail/PDF: gecsedirecoverycorp.com Jun 14 2019 22:44:02 Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 16

District/off: 0312-2

User: admin
Form ID: 132

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518278440 Internal Revenue Service

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Jeffrey W. Herrmann on behalf of Joint Debtor Stacie L Joyce jwh@njlawfirm.com,
ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Jeffrey W. Herrmann on behalf of Debtor Robert M Joyce jwh@njlawfirm.com,
ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5